

Vulnerability Policy

1. Aim

Stanford and Green are committed to treating all people fairly and with respect. This policy places an obligation on all employees and enforcement agents of Stanford and Green to acknowledge and cater for the needs of vulnerable people and for the safeguarding of children and young people.

2. Identifying Vulnerability

Vulnerability includes anything that may have an impact on a person's ability to make a sound decision - such as:

- Unfamiliarity with or difficulty in understanding what is happening
- Long term sickness or acute illness or frailty
- Severe physical disabilities
- Mental disabilities
- Language barriers

Assessing the potential 'vulnerability' of a debtor is a sensitive matter and requires discretion and common sense. Stanford and Green personnel should understand their obligations in this area and that the Company has in place appropriate procedures and provides relevant training to deal with such cases.

Those who might be potentially vulnerable include:

- the elderly who may have difficulty dealing with their financial affairs
- in hospital/nursing home or a recent period of hospitalisation/care
- those with physical health problems or a disability
- is suffering long term sickness or is housebound due to illness
- recent bereavement of immediate family member
- mental health problems and/or learning difficulties
- pregnancy in the last semester
- those with alcohol/drug misuse problems
- those who have difficulty in understanding, speaking or reading English

This list is by no means exhaustive and should not preclude any other individuals as being defined as vulnerable.

It is important to be prudent and if in doubt not to proceed with enforcement that may prejudice the reputation or creditability of either our clients or the Company. Where there is evidence that the debtor is or may be vulnerable to withdraw enforcement action as this is not in the interests of civil compliance.

3. The Approach

Stanford and Green are aware that we often work with individuals, families and businesses going through difficult periods which can produce strong feelings and emotions. These feelings and emotions can be exaggerated in people who feel vulnerable.

Stanford and Green staff are committed to ensuring individuals are treated properly and that vulnerable people are given a greater level of help. The appropriate amount of discretion is essential in every case and no amount of guidance could cover every situation, therefore we ask all enforcement agents to contact the client and report the circumstances in situations where there is potential cause for concern.

All enforcement agents should be aware of the client's guidelines in relation to vulnerable people, safeguarding children and act accordingly.

If in doubt, do not proceed, contact the client.

In addition to such guidelines, we require **ALL** Stanford and Green personnel, when encountering vulnerable people to:

- Encourage people to seek support from family and friends
- Assist people in finding independent support
- Provide assistance to people who have difficulty with written or spoken English. Stanford & Green have arrangements in place to rapidly access translation services, provide paperwork in other languages, large print and Braille
- Do not make assumptions about the degree of knowledge or understanding that a debtor has. Be prepared to explain what you will do and what will happen next.
- Report to the relevant authorities any possible abuse or suspected abuse
- Notify the client immediately and report all facts and advise the client if enforcement is not appropriate in these circumstances
- Ensure that when leaving the person, they are reassured and not left in a more vulnerable position than when you first dealt with them
- **ADVISE, HELP AND REASSURE**

4. Safeguarding

Children and young adults

Whilst it is not the responsibility of this organisation to determine whether abuse has taken place, it is everyone's responsibility to report any concerns in relation to children, or vulnerable adults to the relevant authority.

Extreme care should be taken where children, especially children of school age, are encountered. If the only person present is a child under the age of 18 years old, then you should make no attempt to gain entry to the property and proceed as if no one had been met.

Therefore, all paperwork should be left in a sealed envelope fully addressed to the defaulter and marked private and confidential for addressee only.

- Do not attempt to obtain details from children.
- Do not question the child.
- Do not inform the child of your intended actions
- Do not use children as interpreters
- Best practice is to contact the charge payer/ parent.

5. Support

Vulnerable people need a greater level of help and support, and good telephone or face-to-face advice is vitally important. Vulnerable people are often unable to engage effectively with, and do not trust the enforcement agent. Instead they are more likely to trust and be willing to seek help from an independent advice service. Telephone numbers for Independent National Helplines can be obtained from Stanford and Green Client Services Department by telephoning 01622 683308.

Contact Information

Vulnerable Adults

Charities and regulators supporting Vulnerable Adults

Regulatory Bodies

The **Care Quality Commission CQC** is the independent regulator of health and social care in England. The commission can be contacted by phone on 03000 616161.

The core role of **Healthcare Inspectorate Wales (HIW)** is to review and inspect NHS and independent healthcare organisations in Wales, to provide independent assurance for patients, the public, the Welsh Government and healthcare providers that services are safe and good quality. HIW also protects the interests of people whose rights are restricted under the Mental Health Act. For details, e-mail hiw@wales.gsi.gov.uk or call 02920 928850.

Care and Social Services Inspectorate Wales (CSSIW) encourages the improvement of social care, early years and social services. It regulates, inspects and reviews services and provides professional advice to Welsh ministers and policy makers. Contact CSSIW by e-mailing cssiw@wales.gsi.gov.uk or phoning 01443 848450.

The Regulation and Quality Improvement Authority (RQIA) is the independent health and social care regulatory body for Northern Ireland. Contact them by e-mailing info@rqia.org.uk or calling 02890 517500.

Whistleblowing & Legal Support

Public Concern at Work is an independent charity providing confidential advice to workers who witness wrongdoing or malpractice in the workplace and who find themselves in a whistle-blowing dilemma. Their helpline can be contacted on 0207 404 6609. Approximately one third of their concerns come from workers in the care and health sectors.

The **Disability Law Service (DLS)** provides telephone or written community care law advice. This is free to disabled people, their family and carers by appointment. Contact DLS by e-mail on advice@dls.org.uk or phone 020 7791 9800.

The **Care Quality Commission (CQC)** website also provides advice on raising concerns about care standards

6. Voluntary Sector Organisations

Voice UK is a national charity supporting people with learning disabilities and other vulnerable people who have experienced crime or abuse. Its helpline for carers, parents and professionals can be reached on 0808 802 8686, Monday to Friday between 0900 to 1700 BST, e-mail helpline@voiceuk.org.uk or text message 07797 800 642.

Mencap Learning Disability Helpline provides advice and information on all issues relevant to people with learning disabilities and their families in England, Wales and Northern Ireland. Contact the helpline by phone on 0808 808 1111.

Respond is a national charity that supports children and adults with learning disabilities who have experienced abuse or trauma. Respond provides therapeutic support as well as practical advice and information. Its helpline is for people with learning disabilities themselves as well as family, carers and professionals supporting them and can be reached by e-mailing admin@respond.org.uk or calling 0808 808 0700.

The **National Autistic Society** is a leading UK charity for people with autism – including Asperger's syndrome – and their families. It provides information, support and campaigns for a better world for people with autism. Persons with autism or their families or carers are free to contact them by phone on 0845 070 4004 Monday to Friday between 1000 and 1600 BST.

The charity **Sibs** provides information and support to people growing up with – or have grown up with – a brother or sister with any disability, long term chronic illness or life limiting condition. E-mail info@sibs.org.uk for more details.

The **Challenging Behaviour Foundation** provides telephone and e-mail support from a Family Support Worker on challenging behaviour associated with severe learning disabilities and related issues. There are also DVDs and information sheets about support for people who have a severe learning disability and behaviour described as challenging (resources are free of charge to family carers). Contact them by phone on 0845 6027885 or email: info@theCBF.org.uk.

ARC (Association for Real Change) is a membership organisation, which supports providers of services to people with a learning disability. It provides a range of services such as high-quality information, networking opportunities, training and publications, and CRB checks. The contact telephone number is 01246 555 043, or e-mail at contact.us@arcuk.org.uk.